



# TRICARE 101

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# Overview

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- Military Health System (MHS)
  - TRICARE Management Activity (TMA)
- Defense Eligibility Enrollment System (DEERS)
- TRICARE Programs
- TRICARE Claims and Appeals
- TRICARE for Reservists and their families
- Online Resources



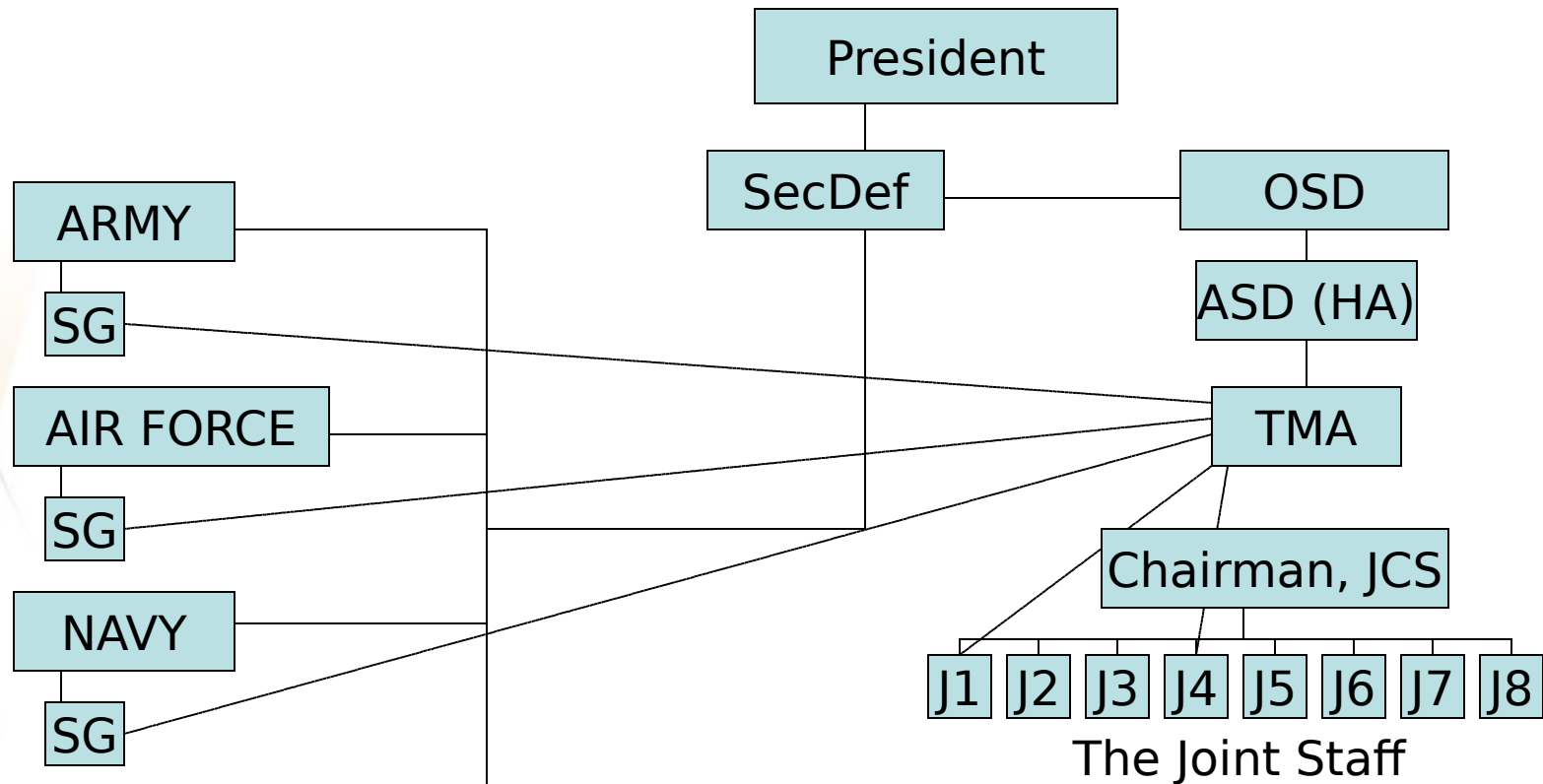
# Military Health System (MHS)

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- Mission
  - Provide optimal health services in support of our nation's military mission – anytime, anywhere
- Vision
  - Provider of premier care of our warriors and families
  - Integrated team ready to go in harm's way to meet our nation's challenges at home or abroad
  - Leader in health education, training, research and technology
  - Nationally recognized leader in prevention and health promotion
  - Nation's workplace of choice



# MHS Organizational Structure



SG – Surgeon General

OSD – Office of Secretary of Defense

ASD (HA) – Assistant Secretary of Defense (Health Affairs)

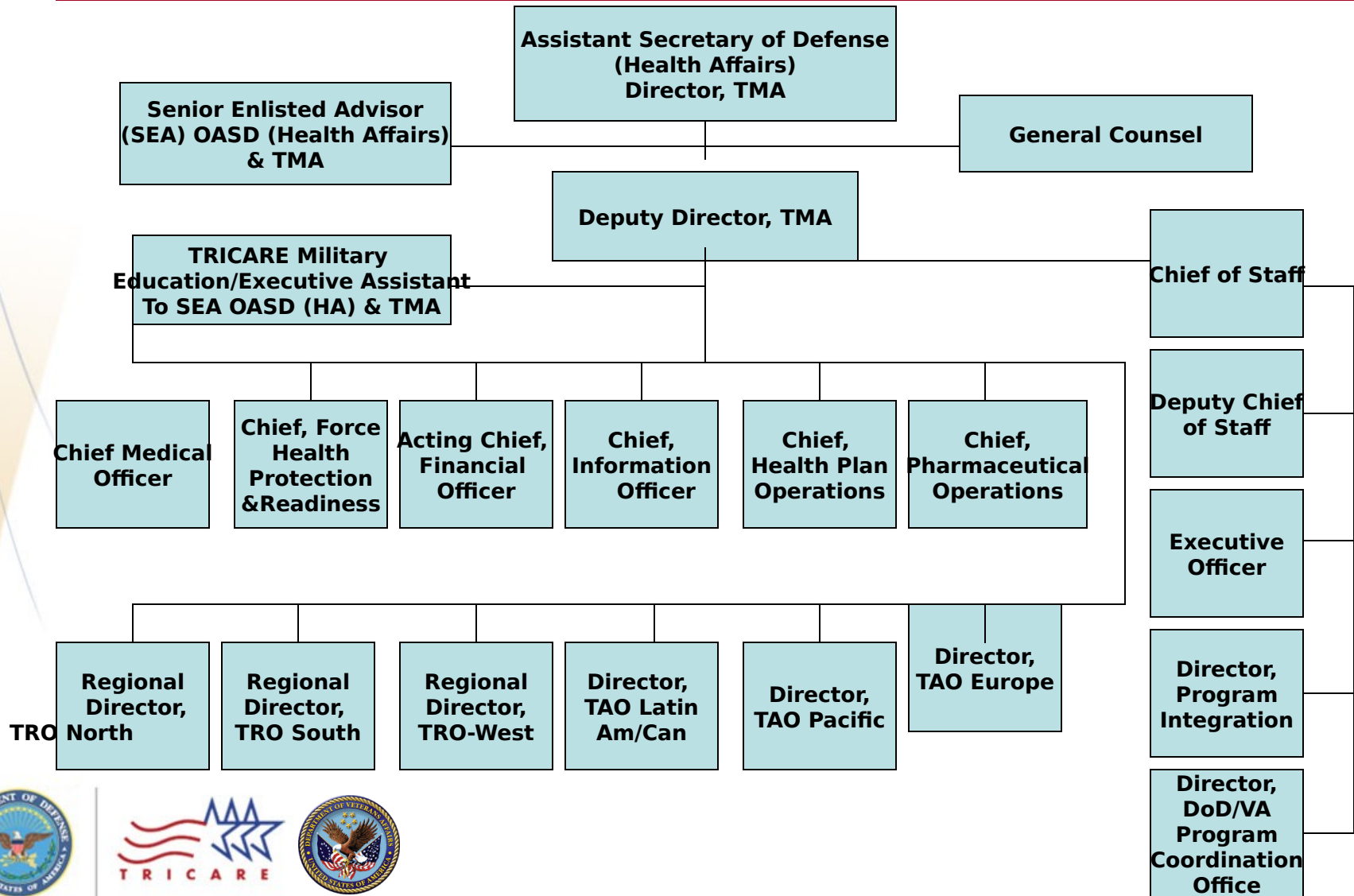
SecDef – Secretary of Defense

JCS – Joint Chief of Staff

## TMA - TRICARE Management Activity



# TRICARE Management Activity (TMA)



# CONUS TRICARE Regions



**West Region:**  
Regional Office in  
San Diego  
MCSC: Tri West

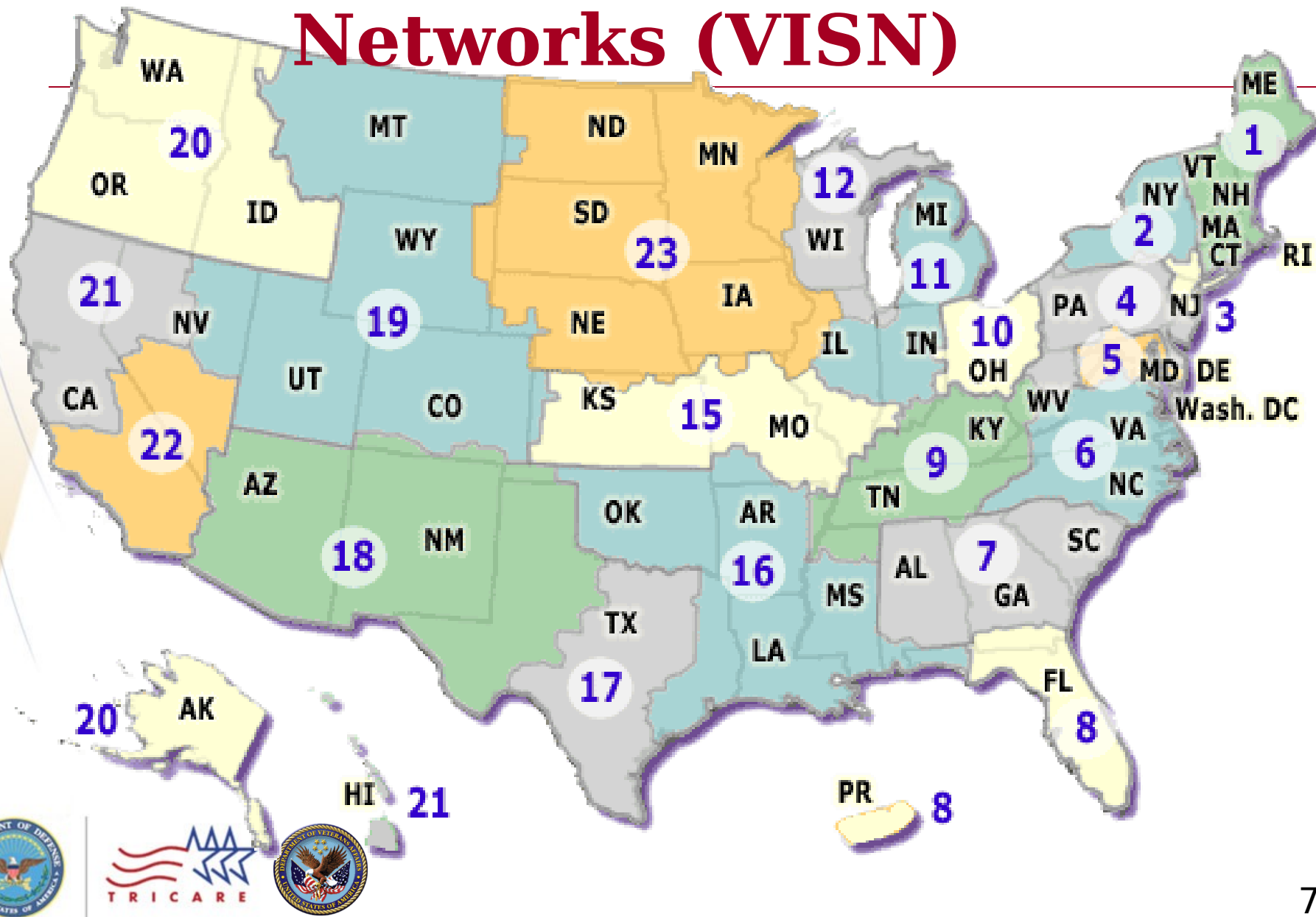
**North Region:**  
Regional Office in DC  
MCSC: Health Net

**South Region:**  
Regional Office located in San Antonio,  
TX  
MCSC: Humana Military Healthcare  
Services (HMHS)

\* MCSC - Managed Care Support Contractor



# Veterans Integrated Service Networks (VISN)





# TMA

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- Executes health affairs (HA) policy and develops TMA policy
- Oversees TRICARE's managed healthcare program for all uniformed services beneficiaries
- Manages all financial matters of TRICARE





# TRICARE

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- Is the health care program serving active duty service members, retirees, their families, survivors and certain former spouses worldwide. As a major component of the MHS, TRICARE brings together health care resources of the uniformed services and supplements them with networks of civilian health care professionals, facilities, pharmacies and suppliers to provide access to high-quality health care services, while maintaining the capability to support military operations.



# TRICARE Overseas Regions

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- TRICARE Area Offices (TAO)
  - TAO Europe: Europe, Africa and the Middle East (120 countries and 11 time zones)
  - TAO Pacific: Western Pacific/Far West, with includes China, Thailand, Korea, Australia, Japan and so forth
  - TAO TRICARE Latin America/Canada: Caribbean, Central and South America and Canada



# DoD Roles

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- TMA provides instructions to TRICARE Contractors based on VA/DOD Agreements, policy, and law
- TRICARE Regional Offices/TMA enforce contract requirements
- TRICARE Contractors
  - Negotiate VISN/VAMC agreements
  - Implement agreements and TRICARE Program requirements
  - Educate VISN/VAMCs on authorization and billing processes
  - Provide feedback to VAMC on claim payment (i.e. EOBs, Reports, etc)



# Defense Eligibility Enrollment System (DEERS)

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- Eligibility updates is the responsibility of the DOD member/sponsor
- Sponsors must register their eligible family members in DEERS at a Military ID card Issuance Center
  - A ID card issuance center finder is at <http://www.dmdc.osd.mil/rsl/owa/home>
  - Includes listing of National Guard and Reserve Headquarters' POCs that have ability to update eligibility in DEERS.
- Sponsors must keep personal information such as addresses and phone numbers updated in DEERS
  - <https://www.dmdc.osd.mil/appj/address>
- Active duty should consult personnel staff at supporting active duty unit, Joint Force Headquarters (ARNG) or Regional Reserve Command





# TRICARE Programs



# TRICARE Provider Types

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- TRICARE Authorized Provider (approved)
  - TRICARE Network Provider (VAMCs)
  - Non-network provider (no contract)
    - Participating
      - accepts assignment (payment direct to provider)
      - accepts TRICARE maximum allowable charge (TMAC) as payment in full
    - Non-participating
      - does not accept assignment
      - can bill up to 115% of TMAC
- Non-authorized provider
  - TRICARE cannot pay



# TRICARE Prime

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- Enrollment required
- Available for active duty, active duty family members and retirees
- Assigned to MTF or civilian primary care manager (PCM)
- Similar to Health Maintenance Organization (HMO)
  - Referral and authorization required for specialty care
- Lowest out-of-pocket cost
  - Fixed fee cost shares and no deductible
  - Enrollment fee for retirees and their families





# TRICARE Prime Enrollment

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- Service members enroll in TRICARE Prime to Military PCM or TRICARE Prime Remote to civilian PCM, if eligible
- If Service Members not enrolled, MTF or MMSO may require enrollment as part of care coordination and authorizations
- Service member enrollment procedures:
  - Enrollment form available on [www.tricare.mil](http://www.tricare.mil) and follow beneficiary links to online enrollment form
  - For TRICARE Prime, must enroll to MTF PCM if available
  - For TPR, must use network civilian PCM and specialists if available. MCSCs will assist in finding a PCM or specialist
  - Enroll service member to Region where resides AND will be receiving care
  - Enrollment is effective the date the MCSC receives the enrollment form



# TRICARE Prime Remote (TPR)

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- Service member must live and work more than 50 miles or about an hour from nearest MTF
- Enrollment required, PCM assigned
- Similar to HMO
- Lowest out-of-pocket cost
- TRICARE Prime Remote for Active Duty Family Members (TPRADFM)
  - Available to family members who reside with TPR-enrolled active duty service member
  - Available to family members of activated Guard/Reserve member if they resided with service member in a TPR area at the time of activation



# TRICARE Standard

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- Similar to out-of-network care in traditional health plans
  - Freedom to see any TRICARE-authorized provider
- Available world-wide to active duty family members, retirees and their families
  - Does not apply to active duty service members
- No enrollment required, no PCM
- Highest out-of-pocket costs
  - Deductibles and cost shares apply



# TRICARE Extra

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- Similar to Preferred Provider Organization (PPO)
  - TRICARE Network providers and hospitals
  - 5% less cost shares than TRICARE Standard
- Available to active duty family members, retirees & their families using TRICARE Network
  - Does not apply to active duty service members
- No enrollment required; no PCM



# TRICARE for Life

- For all TRICARE beneficiaries who are entitled to premium-free Medicare Part A regardless of their age, to include:
  - Medicare entitled uniformed services retirees
  - Medicare entitled Guard and Reserve members
  - Medicare entitled family members and widows/widowers
  - Medicare entitled former spouses who meet TRICARE eligibility requirements
- Must be eligible for Medicare Part A and enrolled in Part B
- Secondary payer to Medicare; therefore costs more for the patient to use VA
- TRICARE contractor – Wisconsin Physician Services (WPS)



# TRICARE Overseas Prime (TOP)

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- Enrollment required, PCM assigned
- For active duty, active duty family members and activated Guard/Reserve
- TOP enrollees receive their health care from overseas MTFs or host nation providers
- DoD's managed care program for outside of the continental United States
- TRICARE contractor - **WPS**



# TRICARE Overseas Program

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- TRICARE Standard
  - Retirees and their family members are covered by TOP Standard; identical to TRICARE Standard stateside
  - Same cost shares and deductibles
- Not available overseas – TRICARE Extra





# TRICARE Global Remote Overseas Prime (TGRO)

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- Enrollment required, PCM assigned
- For active duty, active duty family members and activated Guard/Reserve
- TOP enrollees receive their health care from overseas host nation providers
- DoD's managed care program for outside of the fifty United States
- TGRO contractor is **International SOS Assistance, Inc.**



# Active Duty Service Members vs. Other DOD Beneficiaries using TRICARE

## Active Duty

- No Other Health Insurance (OHI) coordination required
- Claims not delayed for Third Party Liability (TPL) Information
- MMSO/MTF can authorize non-covered care under TRICARE
- Reserve Component members often changing eligibility and enrollment status

## Non-Active Duty DOD Beneficiary

- Claims do not process for payment without submitted OHI EOB
- Claims not process for payment without submitted TPL info
- Non-covered care is not allowed to be authorized
- Same frequent changes for RC family member but not other DOD beneficiaries



# Service Members and TRICARE

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- Prime/Prime Remote Enrollment Mandatory for Active Duty Service Members
  - Extra and Standards are not options
  - Funded under Supplemental Health Care Program
- Unit Commander has significant input into Member's care related to "fitness for duty" concerns, convalescent leave and funding outpatient travel
- MTF or Military Medical Support Office (MMSO) may direct the site of care to MTF or VA with capacity/capability
- Eligible service members have no out-of-pocket expenses for covered care and when specialty care preauthorized



# Transitional Assistance Management Program (TAMP)

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- Uniformed Service member is eligible if:
  1. Member who is involuntarily separated from active duty
  2. Reserve component member who was ordered to active duty for more than 30 consecutive days in support of contingency operation
  3. Member who is separated from active duty after being involuntarily retained in support of a contingency operation
  4. Member separated from active duty following a voluntary agreement to stay on active duty for less than one year in support of contingency operation
- 180 day period of coverage
  - starts day after active duty benefits end
- TRICARE Standard/Extra cost shares and deductibles at active duty family member rates apply to the service member as well to covered family members
- May enroll in TRICARE Prime where locally available
  - TRICARE Prime Remote not offered



# Continued Health Care Benefit Program (CHCBP)

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- Acts as a bridge between military and civilian healthcare (Standard coverage)
  - DoD's version of COBRA continuation coverage offered to employees by former employers
- Premium-based temporary transitional health coverage after TRICARE eligibility ends (18 or 36 months)
  1. Members discharged/released from AD either voluntary or involuntary, honorable, were entitled to medical/dental after period of service, including TAMP
  2. Former dependent children (unmarried)
  3. Former spouses (unmarried)
  4. Unmarried children



HMHS administers for TMA

# TRICARE Pharmacy

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- TRICARE beneficiaries can obtain medications at:
  - MTF
  - TRICARE Mail Order Pharmacy (90 day supply)
  - Retail Network Pharmacy (30 day supply)
  - Non Retail Network Pharmacy (30 day supply)

Cost comparison: MTF is free and non-network retail pharmacy the most expensive

Only VAMCs that have the ePharmacy solution installed (pending MOA)



# TRICARE Dental

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- Active Duty Service Members
  - Military dental treatment facility (DTF) preferred
  - Active Duty Dental Program – United Concordia
    - Serves areas 50 miles remote from a DTF
    - DTF-referred civilian care
    - 01 Aug 2009 - replaces Tri-Service Remote Dental Program administered by TMA's Military Medical Support Office
- TRICARE Dental Program – United Concordia
  - active duty family members
  - Ready Reserve members and their families
- TRICARE Retiree Dental Program – Delta Dental







# TRICARE Claims and Appeals



# TRICARE Claims

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- Claims are submitted to the claims processor responsible for the region in which the beneficiary resides
  - Palmetto Government Benefits Administrators (PGBA) for South and North regions
  - Wisconsin Physicians Service (WPS) for West Region, Overseas and TRICARE for Life
  - Network providers have agreed to file claim on behalf of the beneficiary



# TRICARE Claims

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- Claim forms
  - DD Form 2642, TRICARE DoD / CHAMPUS Medical Claim – Patient's Request for Medical Payment
  - CMS 1500 for Professional fees
  - UB04 for Inpatient/Hospital fees for outpatient office visits



# Top Reasons Claims are Denied

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- Listed as not eligible in DEERS
- Enrollment errors
- Non-covered care
- No pre-authorization for specialty or inpatient medical care



# Pre-Authorization Guidelines

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- Referral and Pre-authorization is required for all Specialty/Inpatient/Mental Health Care
- Pre-auth is limited to the type of care specified
- *If a provider recommends additional specialty treatment, then a separate Pre-authorization needs to be obtained. (i.e.; usually no specialty to specialty referrals are allowed)*



# TRICARE Appeals

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- Medical necessity
  - Based on whether, from a medical point of view, the care is appropriate, reasonable, and adequate for the beneficiary's condition
- Factual
  - Services covered under TRICARE policy or regulation
- Dual Eligibility Determinations
  - Beneficiaries that are both TRICARE and Medicare eligible
- Provider sanction





# TRICARE for Reservists and their Families





# Reserve Health Coverage Continuum

	<b>Military Duty 30 Days or less</b>	<b>Pre-Activation* (90 days early eligibility)</b>	<b>Activation</b>	<b>De-Activation (upon leaving active duty)</b>	<b>Continued coverage same as active duty</b>
<b>Guard/ Reserve Member</b>	<b>Treatment for Line of duty (LOD) conditions only</b>	<b>Full TRI CARE coverage as active duty service members</b>	<b>Full TRI CARE coverage as active duty service members</b>	<b>TAMP* followed by CHCBP or TRS</b>	<b>LOD condition identified NLT 180 days after active duty release - treatment limited to LOD condition</b>
<b>Family Members</b>	<b>None</b>	<b>Full TRI CARE coverage as active duty family members</b>	<b>Full TRI CARE coverage as active duty family members</b>	<b>TAMP followed by CHCBP or TRS</b>	<b>None</b>



**\* If active duty is in support of  
a contingency operation**

# On Military Duty 30 Days or Less

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## Health: Line of Duty (LOD) Health Care

- Any injury, illness, or disease incurred or aggravated in the line of duty
  - Includes emergency care
- Covered portal to portal
  - From departure directly to duty location
  - Through entire duty period including liberty/leave time in drill weekend
  - To arrival home direct from duty location
- Coordinated through unit commander or designated medical representative

## Dental: TRICARE Dental Program (TDP)



Family members are **not eligible** for **health coverage** when you are on military duty for 30 days or less

# Pre-Activation Benefit

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- Activated for more than 30 consecutive days in support of a contingency operation
- Early eligibility for TRICARE (up to 90 days)
  - Receive delayed-effective-date orders
  - Includes pharmacy
- Eligible family members also eligible



**Visit the Guard-Reserve Portal at**  
**<https://www.dmdc.osd.mil/Guard-ReservePortal>**

# Activated More than 30 Days

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## Health: TRICARE

- TRICARE Prime/TRICARE Prime Remote
- TRICARE Overseas Prime/TRICARE Global Remote Overseas
- Pharmacy coverage

## Dental: Active Duty Dental Coverage

- Military dental treatment facilities
- Tri-Service Remote Dental Program
- Family Members
  - Eligible for TRICARE health benefits, including pharmacy
  - Eligible for the TDP



If activated in support of a contingency operation, may also qualify for **pre-activation**

# Leaving Active Duty— Deactivating

## Health: Continued Health Care Benefit Program

- Available for purchase for you and your family if you qualify
- Administered by Humana Military
- Visit [www.humana-military.com/chcbp/main.htm](http://www.humana-military.com/chcbp/main.htm)

## Dental: TRICARE Dental Plan (TDP)

- If previously enrolled, automatically re-enrolled
- Family member premiums revert back to original amounts



If activated in support of a contingency operation, you may also qualify for additional **transitional health** coverage

# More Transitional Health Care Options

- If activated for more than 30 consecutive days in support of a contingency operation
- Transitional Assistance Management Program
  - 180 days transitional health care
    - Begins on first day after separation
  - Eligible for TRICARE Prime, Standard, and Extra
- TRICARE Reserve Select
  - Available for purchase by qualified members



**Visit the Guard-Reserve Portal at**  
**<https://www.dmdc.osd.mil/Guard-ReservePortal>**

# TRICARE Reserve Select (TRS)

- A premium-based TRICARE health plan for purchase
  - member of the Selected Reserve
  - not eligible or enrolled in Federal Employees Health Benefits (FEHB) program
- Lower monthly premiums for 2009
  - members pay 28% of total premium cost
  - \$ 47.51 TRS member only coverage
  - \$ 180.17 TRS member and family coverage
- Comprehensive TRICARE benefit
  - available worldwide
  - TRICARE Standard/Extra cost shares and deductibles at active duty family member rates apply to the Reserve member as well to covered family members
- TRS enrollment, billing and customer support
  - Administered by the TRICARE regional contractor for the region where the Reservist lives
  - TRICARE South region contractor administers TRS plans overseas





# TRICARE Reserve Select Enrollment

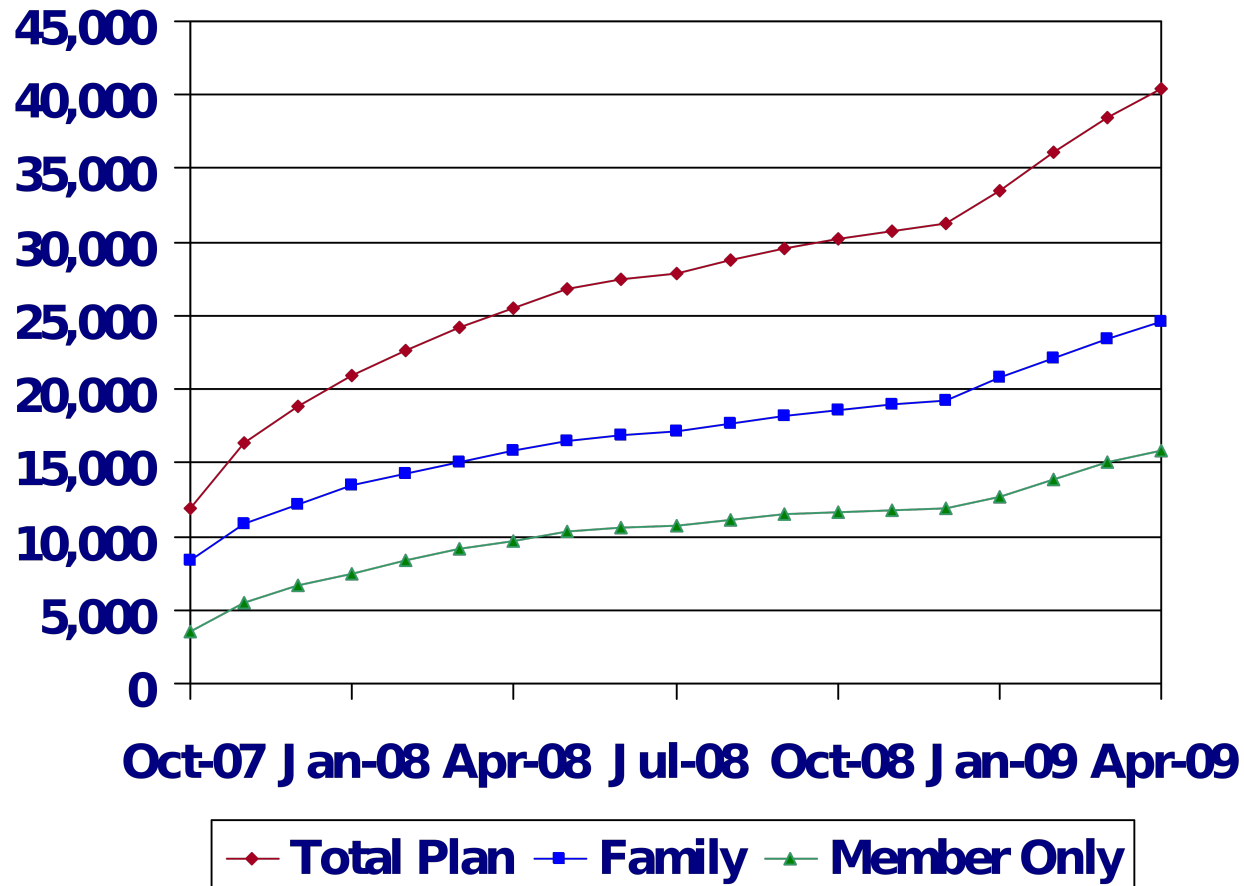
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	<b>Apr 2009</b>
<b>Total TRS plans</b>	<b>40,384</b>
<b>TRS member-only plans</b>	<b>15,768</b>
<b>TRS member &amp; family plans</b>	<b>24,616</b>
<b>TRS Covered Lives</b>	<b>104,838</b>



Source: DMDC as of April, 2009

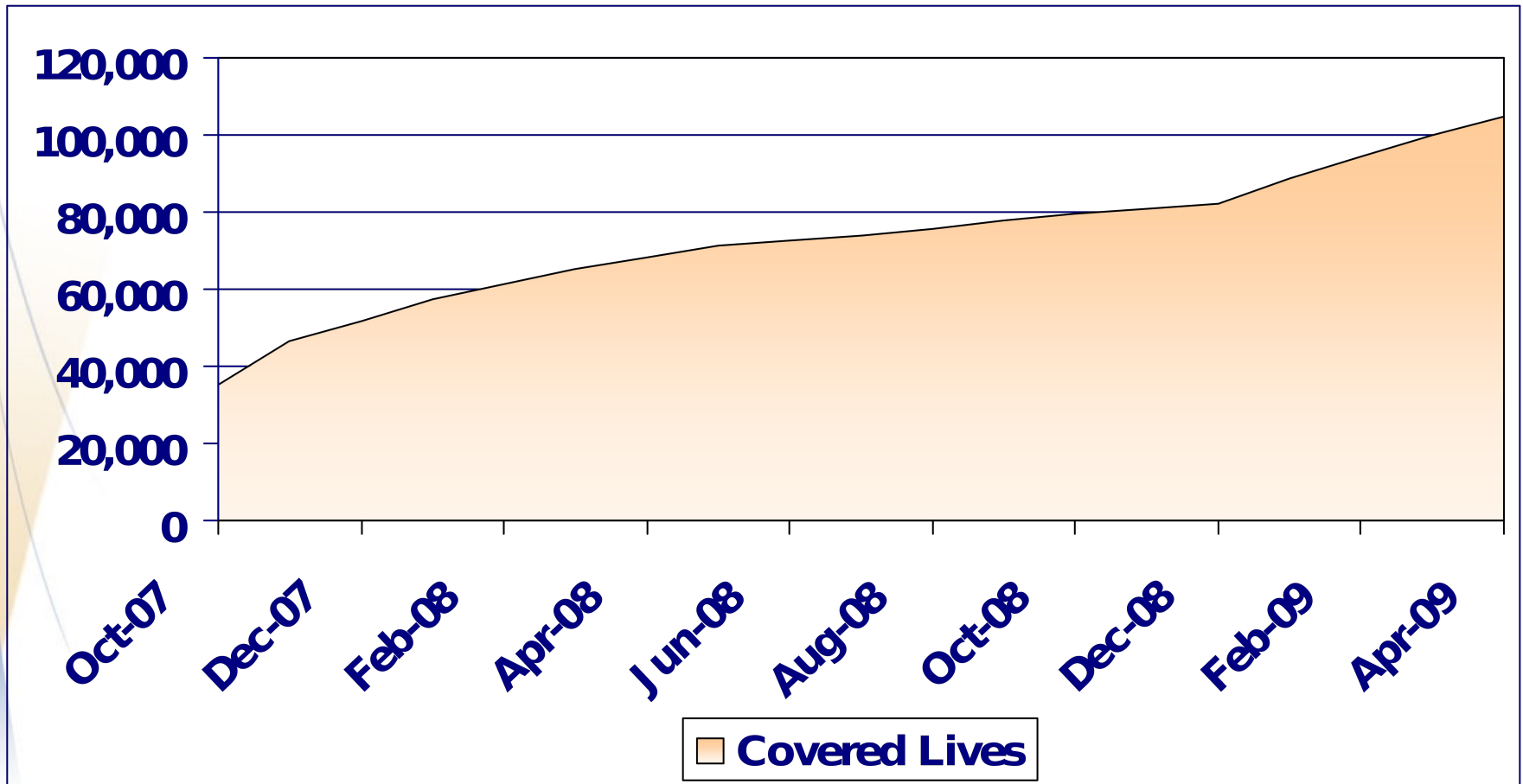
# Number TRS Plans



Source: DMDC as of April, 2009



# TRS Covered Lives



Source: DMDC as of April, 2009

# Reserve Health Coverage Continuum

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**\* If active duty is in support of  
a contingency operation**

# TRICARE Online Resources

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- [www.tricare.mil](http://www.tricare.mil)
  - My Benefit, My Health, MHS, TMA, Pressroom
  - TRICARE University ([www.tricare.mil/tricareu/](http://www.tricare.mil/tricareu/))
- [www.health.mil](http://www.health.mil)
  - MHS; uniformed services, VA, PHS, HHS
- [www.TRICARE4u.com](http://www.TRICARE4u.com)
  - WPS



# TRICARE Online Resources

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- [www.myTRICARE.com](http://www.myTRICARE.com)
  - PGBA
- [www.hnfs.net/bene/home](http://www.hnfs.net/bene/home)
  - Health Net
- [www.humana-military.com/](http://www.humana-military.com/)
  - HMHS
- [www.triwest.com](http://www.triwest.com)
  - TRI West



# TRICARE Online Resources

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- [www.tricare.mil/europe](http://www.tricare.mil/europe)
  - TAO Europe
- [www.tricare.mil/pacific](http://www.tricare.mil/pacific)
  - TAO Pacific
- [www.tricare.mil/tlac](http://www.tricare.mil/tlac)
  - TAO TLAC





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**Together we can serve our  
country's sons and daughters  
who have defended our  
nation**

